

September 2018

Relaxnomiks

Independence Day Edition



Letter from the Publisher



As you return from your summer break and have to deal with the declining balance in your bank account, you are bound to feel the post vacation blues.

I know what it feels like when you have to pay school bills after the purchase of the tickets and the bills keep on piling. You have to believe that the financial cost is a worthwhile expense considering how much you and the family have depressurized.

There are just too many things to worry about these days. The floods, the traffic and impending closure of the 3rd mainland bridge. In addition, there is the stress related economic issues like the stock market hemorrhage, naira weakness in the forex market and the uncertainty surrounding the 2019 elections. As if that is not bad enough, the possibility of political misunderstanding, violence and riots.

You need to calm down have a good Independence Day holiday but remember that Nigeria always comes back from the precipice and prospers in the long run. So please sit down, have a shot of whiskey, brandy, or a glass of wine as you watch the next movie.

Bismarck J. Rewane

MD, Financial Derivatives Company Ltd.





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HOW NIGERIAN ARE YOU?

Nigeria, the Giant of Africa! The land of opportunities and challenges in equal measures. Despite having so many tribes and languages, there are certain traits that tie us all together. The hustle spirit is something we have in common. The inner Naija spirit refuses to carry last! Regardless of day-to-day challenges such as the mismanagement of resources, tribal and religious crises, incessant power failure amongst other challenges, we refuse to be broken or defeated. We live to fight another day!

So whether you are from the North, South, East or West, we are all one Nigeria right? Well, let us put that to the test. Below are a few questions to test your Nigerian-ness (new word alert!).

PS: if you fail this test, you return your Nigeria Loyalty card.

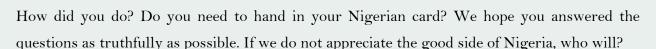
- 1. Which one were you more afraid of as a child?
 - a) The 'Look' from your mother
 - b) Damaging a household equipment
 - c) Failing an exam in school
- 2. Which of these series did you grow up watching?
 - a) Papa Ajasco & Co
 - b) Super Story
 - c) Binta and Friends
- 3. You see N100 on the floor, what would you do?
 - a) Find out whose own it is
 - b) Keep it to yourself. God has answered your prayer!
 - c) Don't touch it... you might turn into a yam!
- 4. Which of these combinations is more popular?



- a) Corn & pear
- b) Roasted plantain & groundnut (boli & epa)
- c) Popcorn & groundnut (guguru & epa)
- 5. What does the phrase 'How far' mean?
 - a) A form of greeting
 - b) A request for status update
 - c) A measure of distance
- 6. What does Saturday mean in Nigeria?
 - a) Akara and pap
 - b) Owambe
 - c) Time for chores
- 7. Which one of these is a Nollywood blockbuster?
 - a) Thunderbolt (Magun)
 - b) Osuofia in London
 - c) Jenifa
- 8. A Nigerian wedding is not complete without
 - a) Slay queens and Yoruba Demons
 - b) Party Jollof rice
 - c) Nigerian women fighting for souvenirs
- 9. You read one of these books in school
 - a) Ali & Simbi
 - b) Eze goes to school
 - c) Without a silver spoon

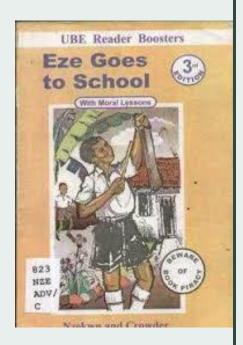


- 10. What do Nigerian drivers hate the most?
 - a) Traffic
 - b) Obeying traffic rules
 - c) Stopping for people to cross at a zebra crossing
- 11. A Nigerian travelling abroad is likely to
 - a) Arrive the airport 6 hours before departure time
 - b) Have excess luggage
 - c) Have a box load of Nigerian food stuff
- 12. What is the best thing about being a Nigerian?
 - a) Our rich and diverse culture
 - b) The music
 - c) Our perseverance, 'It is well!'



Let's start with the party scene. Saturdays in Nigeria means only one thing, Weddings! It is time for the women to get their slay on with a banging outfit, blood-sucking 'Gele' and top-notch make-up while the guys get to channel their inner Yoruba demon self with a well-tailored white agbada, 'fila' and Raybans (trust me it's a key part of the look).

Now to the local delicacies. From the Nigerian national food, Jollof rice, to the famous Amala and Gbegiri in the West, the popular 'Ofe-Owerri' of the East or the Hausa staple, Tuwon Shinkafa. Can you imagine having a meal without pepper like the 'oyinbos' do? Or a life without snacks such as plantain chips, chin-chin or Gala?



So the next time you want to complain about Nigeria and all its 'wahala', remember 'a prophet is never appreciated in its own town'. Celebrate the good in Nigeria and remain hopeful that things will get better soon.

A few extra questions for you:

Choose One

- 1. Fried rice or Jollof rice
- 2. Moin -Moin or Akara
- 3. Meat pie or Sausage roll
- 4. Abuja or Lagos
- 5. Ankara or Lace
- 6. Nkwobi or Isi-ewu
- 7. Mainland or Island
- 8. City or village



OUR HEROES PAST

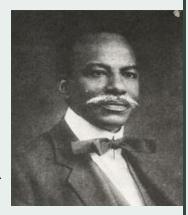
The struggle for independence was not a straight road and amidst our celebrations of independence it is important to remember those who pushed for our liberation: our right to control our own country. Below are some of the people who helped push for our independence, but this list is in no way exhaustive.

<u>Herbert Macaulay (1864 – 1946)</u>

Born: November 14th, 1864

Died: May 7th, 1946

Herbert Macaulay founded the Nigerian National Democratic Party and was president of the National Council of Nigeria and the Cameroons (NCNC). Macaulay fought against colonial powers once he returned from his studies as a civil engineer in England. He opposed British rule in Nigeria and became a spokesman for this cause. He also actively opposed British expansion and proved himself to be an advocate for traditional leadership in Nigeria. He was called a "Doyen of Nigerian Politics" and "Defender of Native Rights and Liberties". Nnamdi Azikiwe also said, "As we lay this



feeble and mortal frame in the bosom of Mother Earth, let us realize that this place has now become a hallowed spot in our national history.... When he lived, he generated ideas which have inspired millions to look forward to a new life." By the end of his life, the quest for Nigerian independence permeated Nigerian politics.

Funmilayo Ransome-Kuti (1900 – 1978)

Born: October 25th, 1900

Died: April 13th, 1978

Funmilayo Ransome-Kuti was a monumental activist in fights for women's rights and the anti-colonial agenda in Nigeria. She fought to ensure women's access to education and increased political representation.



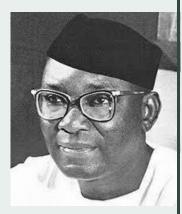
Notably, she founded the Abeokuta Ladies' Club in 1942, a group for educated women involved in charitable work. This club later became the Abeokuta's Women's Union in 1946 and opened its membership to illiterate women to help educate them. As a result, the market women were able to share their negative experiences with Ransome-Kuti such as forced sale of their goods at cheap prices and unjustified seizure of their goods approved by the King of Lagos. Additionally, as one of the founding members of the NCNC, she was one of those who went to Britain in a 1947 delegation to petition for independent rule of the colony of Nigeria.

Nnamdi Azikiwe (1904 - 1996)

Born: November 16th, 1904

Died: May 11th, 1996

Nnamdi "Zik" Azikiwe is known as the first president of Nigeria. However, this position came after constant opposition to British control of Nigeria. Before his presidency, he established himself as one of the most dynamic and energetic West African journalists. He advocated for Pan-African ideology for many years notably through the Gold Coast Daily Newspaper "African Morning Post" which he established in 1934 with I.T.A Wallace Johnson. They described it as "independent in all things and neutral in nothing affecting the destiny of Africa."



On his return to Nigeria he founded the West African Pilot 1937. He published this newspaper and others independently under the Zik Group of Newspapers. He continued to advocate for anti-colonial rule through his populist and revolutionary journalism in Nigeria. This struggle for independence continued into his political career.



After joining the National Youth Movement, he helped found the NCNC and became a member of the Nigerian Legislative Council. In 1952, he was elected to the position of the Chief Minister in the Eastern Region and then Premier of the region. In the 1959 federal elections he merged the NCNC with the Northern People's Congress

to form a temporary government. It was under this government that Azikiwe emerged the President of Nigeria.

Obafemi Awolowo (1909 – 1987)

Born: March 6th, 1909

Died: May 9th, 1987

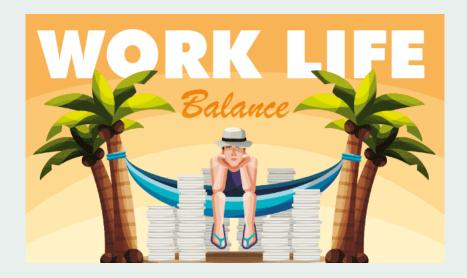
Chief Obafemi Awolowo was a nationalist who played a major role in the fight for Nigeria's independence. He was the first premier of the Western Region. His rise to prominence was fueled by his activity as a member of the National Youth movement (previously the Lagos Youth movement), which led to him becoming its secretary for the western province. Awolowo pushed for the need for an independent Nigeria that put sustainability of Nigerian unity and fulfillment of the interest of various ethnic groups at the forefront of its self-governance.



Awolowo also founded the Action Group, a party which was predominantly Yoruba in its composition and became the party's first president. Due to his progressive views regarding social welfare, Action Group focused on improving the socioeconomic conditions of Nigerians. He worked to provide free healthcare for children and free primary education. The first television station in Africa was also established in the Western Region and by his administration. Awolowo pushed for the British to commit to an early date for independence and after the 1959 elections he became leader of the opposition in the House of Representatives.

May the labour of our heroes past never be in vain

WORK-LIFE BALANCE – culled from Business Traveller



According to the "2017 better life" report from the Organization for Economic Cooperation Development (OECD), Danish people have one of the best work-life balances in the world, with only 2% regularly working long hours (more than 50 a week), compared to the international average of 13%. At the same time, in a study from Expert Market that divided GDP of the world's biggest economies by the number of hours worked per person, Denmark was ranked the fourth most productive country in the world (after Luxembourg, Norway and Sweden, respectively). What's more, Denmark is consistently voted the best place in the world to be a woman – thanks to its flexible parental leave policy, its earnings-based childcare system and its active promotion of gender equality. To top it all off, national healthcare and education are virtually free.

INDEPENDENCE DAY DELICACIES

Planning your Independence Day menu? These cookout friendly meals are easy to make. You will spend less time in the kitchen and more time enjoying the well-deserved three-day weekend.

Plantain & goat meat kebabs

<u>Ingredients</u>

3 semi ripe plantains

500g deboned goat meat, washed and chopped into small chunks

1 medium size onion

2 red bell peppers

1 Scotch Bonnet

12 wooden skewers

Ground nut oil

Ground dry pepper

Salt

Garlic

Seasoning cubes of choice

Directions

- 1. Season goat meat with seasoning cubes, salt, garlic and 1 tablespoon of dry pepper
- 2. Boil until tender
- 3. Immerse skewers in water to avoid burning in the oven.
- 4. Peel plantains and sprinkle with salt and pop in the grill for 15-20 minutes
- 5. Wash and chop half the onion and the two red bell peppers into squares for the kebabs





- 6. Chop the remaining onion and scotch bonnet finely
- 7. Heat 2 tablespoons of ground nut oil in a frying pan, add the finely chopped onion and scotch bonnet
- 8. Simmer for a few seconds and add the cooked goat meat, a bit of the stock and stir fry for a few minutes
- 9. The plantains, which should be half grilled, should be sliced
- 10. Arrange plantains, peppers, onions and meat in any order you like
- 11. Place in the oven at 180°C for 20 minutes
- 12. Serve your kebabs!

Banana pancakes and sandwich

Ingredients

6 ripe bananas (slices for serving)

 $1\frac{1}{2}$ cup of flour

2 tsp. of sugar

4 tsp. of baking powder

 $1\frac{1}{2}$ cup of milk

2 large eggs

Butter

Syrup, for serving



Directions

- 1. Peel and dice the banana, put in the blender, add a little milk and blend for about 2 minutes.
- 2. Pour out the blended banana into a bowl and whisk together flour, baking powder, sugar, salt, eggs, and butter. In a separate bowl, whisk together milk and butter. Add the banana mixture to the buttermilk mixture and stir until it's fully combined.
- 3. Heat a lightly oiled large nonstick skillet over medium high heat. Scoop about 1/4 cup batter for each pancake onto the griddle. Cook for about 2 to 3 minutes (when the edges are brown and dry). Turn and cook for another 2 to 3 minutes. Repeat with the remaining batter
- 4. Wipe the skillet with a towel and increase to a medium-high heat. Cook both sides of the sausage for about 5mins each until fully brown (not pink in the middle)
- 5. Top each pancake with sausage, syrup and freshly sliced banana, cover it up with another pancake. Cut into slices and serve immediately.

Potato pepper soup

Ingredients

5 medium Irish potatoes, (washed, peeled and cubed)

3 teaspoons pepper soup spice mix

300g fresh fish

2 red pepper (washed and diced)

1 red onion

1 cube Maggi

Black pepper

5 scent leaves, (washed and sliced)



Salt (to taste)

Direction

- 1. To a saucepot of salted water, add the fresh fish, black pepper and the Maggi cube to taste. Cook for about 10 to 12 minutes and separate the fish from the stock.
- 2. Add the diced potatoes, pepper soup spice and the diced red pepper to the stock. Cook for about 15 to 20 minutes or until potatoes are tender. Partially cover and reduce heat to maintain simmering.
- 3. Add the onions, and the sliced scent leaves and steam for 1 minute. Enjoy with a bottle of your favorite wine.

Tatale (Spicy Fried Mashed Plantain) and Chicken Chutney

<u>Ingredients</u>

2 overripe plantains

Plain white flour

Ground dry pepper

500g chicken fillet

4 red tomatoes

Dry ground red pepper

Dry Ghana black pepper

2 medium size onions

2 scotch bonnets

Ground nut oil

Salt





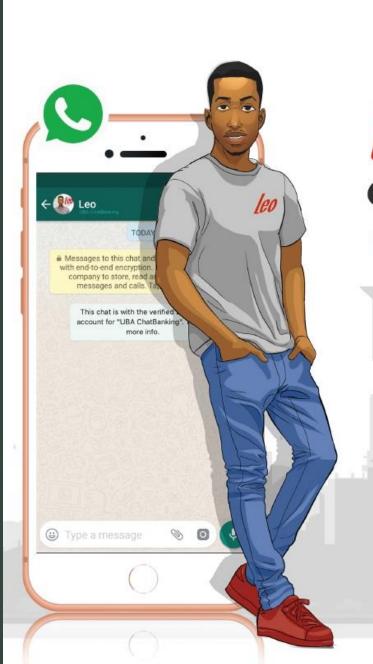
Garlic

Seasoning cubes of choice

Directions

- 1. Season diced chicken fillet with seasoning cubes, salt, garlic and 1 tablespoon of dry red pepper
- 2. Boil until tender
- 3. Peel and mash two overripe plantains until texture has even consistency
- 4. Add enough plain flour to bind the mixture
- 5. Add some dry red pepper and a pinch of salt
- 6. Let it stand for 20 minutes
- 7. Blend the tomatoes, scotch bonnet and onions until smooth. Cook until it becomes a thick paste.
- 8. Add 1 cooking spoon of ground nut oil to the mixture.
- 9. Add 1 tablespoon of Ghana black pepper and seasoning
- 10. Pour in the cooked chicken and some of the chicken stock. Simmer for 5 minutes.
- 11. Heat up groundnut oil. Deep fry the plantain mixture in little tablespoonful's until golden brown. Drain on paper towels
- 12. Serve the Tatale with the chicken chutney





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YOUR TALENTS DESERVE TIME



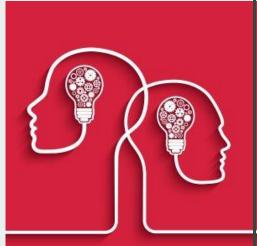
Talented people don't always make the best use of their talents. If you take advantage of the benefits of your natural skills and abilities, you can help change lives, lead a more satisfying life, inspire others, and have a major impact on your future. Talent alone won't change lives; you need to invest time and focus in developing the skills and benefits they will bring to you. One of the biggest barriers is finding and committing time to enhancing your natural born abilities. Here are some suggestions for making it happen.

1. Know how you spend your time each day

If you are going to maximize the time you spend on self-development, you're going to need to know exactly what you spend your time doing each day. Your activities and schedule may be relatively the same each day or they may vary from one day to the next. It will help if you record the activities carried out each day for about a week or two to have a clear understanding of how you spend your time. Once you review what your patterns are like, you'll be able to identify the time to develop your skills.

2. <u>Identify distractions and do away with them</u>

The excuse of "no time" is usually a result of spending time on trivial things. Recording the activities carried out each day should help to identify those things that don't add value to your life and eliminate them. For example, perhaps you spend a lot of time watching YouTube videos, and most of them are trite. Reducing the time spent in front of YouTube will free up time to develop the things that add value, both to you and to others.



3. <u>Take classes</u>

Now that you've created time in your life, schedule activities that will help you master and develop your talents. Enrolling in classes can help you focus on your goals. There are also numerous online resources; just remember to monitor your progress, and not get side-tracked.

4. Create and use a timetable

Adopting a timetable helps to strike a meaningful balance between the time for work, school or leisure and the time for self-development. If you've opted to do online learning don't forget to incorporate the time into your schedule. Make sure to review your schedule regularly to ensure that it meets your requirements and goals. If you find yourself not sticking to the schedule, change it to make sure that it works for you.

If you incorporate these steps, you'll be sure to make significant changes in the development of your talents. It's important to not give up when your day does not go according to plan or when you're not able to keep to your timetable. Just begin again, and don't worry about the times you were off-track.

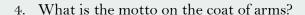
Good luck as you try to enhance your talents and make a bigger contribution to your work, studies and community.

HOW MUCH DO YOU KNOW?

- 1. Who designed the Nigerian flag we use today?
 - a. Michael Taiwo Akinkumi
 - b. Chief Anthony Enahoro
 - c. Benedict Odiase
 - d. Felicia Adebola Adedoyin
- 2. What does the red eagle on the coat of arms represent?
 - a. Dignity
 - b. Strength
 - c. Unity
 - d. Progress



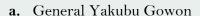
- a. Michael Taiwo Akinkumi
- **b.** Bendict Odiase
- c. Chukwuemeka Odumegwu Ojukwu
- d. Felicia Adebola Adedoyin



- a. Unity and Faith, Peace and Progress
- b. Peace, Unity, Freedom



- c. In Faith We Stand but Progress Unite
- d. Unity in Faith, Peace in Progress
- 5. Who was the first military head of state of Nigeria?



- b. Late General Murtala Mohammed
- c. Late Major-General J.T.U. Aguiyi-Ironsi
- d. General Ibrahim Badamusi Babaginda



- 6. What is the capital of Taraba state?
 - a. Damaturu
 - **b.** Gusau
 - c. Wukari
 - d. Jalingo
- 7. When were the northern and southern protectorates of Nigeria amalgamated?
 - **a.** 1912
 - **b.** 1913
 - **c.** 1914
 - **d.** 1915

- 8. Which state has the slogan "The Heartbeat of the Nation"?
 - a. Ebonyi
 - **b.** Enugu
 - **c.** Edo
 - d. Delta
- 9. Which of the following lines was not in the old national anthem "Nigeria we hail thee?"
 - a. Our own dear native land
 - **b.** Though tribe and tongue may differ
 - c. In unity we stand
 - d. Our sovereign Motherland



- 10. Who wrote the national pledge?
 - a. Michael Taiwo Akinkumi
 - **b.** Benedict Odiase
 - c. Yakubu Gowon
 - d. Felicia Adebola Adedoyin

A MEMORABLE INDEPENDENCE DAY HOLIDAY

Can you guess what an average Nigerian worker looks forward to apart from salary payments? Just try. Well, you probably guessed right. Public holidays! Oh, yes! September would end on a pleasant note. On that Sunday night, Nigerian workers would be saved that awkward "tomorrow is Monday" feeling.

If you think the holiday is not a big deal because it's just for a day, ponder this. Imagine the President issues a statement on the night of September 30th saying "My fellow Nigerians ...there would be no public holiday tomorrow October 1, 2018. Nigerians have to work..." Hahahahaha. The whole country would be in disarray. At the minimum, social media would be saturated with the sort of tumult that welcomed Nigeria's loss against Croatia in the 2018 World Cup. But that is highly unlikely to happen. October 1 has always been declared a holiday and this year are not expected to be an exception. Despite the fact that the holiday would only last a day, there are several things you could do to make the day memorable. A few options have been provided for you to consider.

Visiting a friend or relative: Due to the nature of most people's jobs, opportunities might hardly be available for visiting family and friends. One truly wants to pay a visit sometime, but the time constraint just makes this a mere wish. The excuse is mostly the same – "no time", with the promise to visit at any given opportunity. A public holiday provides an opportunity to fulfill this promise to at least one or two as you deem convenient.

Movies: Going to the cinema is another option worth considering. Cinemas generally have interesting screenings on holidays. Seeing an interesting movie could make your day and make you look forward to another holiday. But let's make something clear here. Due to individual

unique preferences, you are probably not going to find all the movies on the cinema's list interesting. Many a time, people who visit the cinemas to see a random movie end up

regretting as it does not interest them. They are like "I should have just stayed indoors". In order to avoid this feeling, you could do a brief background check on the movie you are about to pay for. You could determine if a movie is going to interest you by searching online to see if there is any information that introduces the movie. This way, you would be able to make a more informed guess. An alternative could be to ask someone else who has seen the movie about his/her experience.



Other amusing places: Perhaps visiting the movies does not suit your mood on the public holiday; you might want to go to other places. This could be a park, museum, games, zoo etc.

In-house activities: Don't feel intimidated yet! You don't necessarily have to go out in order to make your break tremendous. You can also make the day by staying indoors. While indoors, you might want to prepare a new cuisine you have been longing for. You could also see a movie series you have missed on your gadgets.

On a final note, if per adventure your decision entails going out, please make you dress with a touch of green. Yes! It won't just be a public holiday. It would be a day we celebrate Nigeria's independence. Again, we wish you a happy celebration in advance!



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WHY LIONEL MESSI IS THE UNDISPUTED G.O.A.T OF FOOTBALL

Messi is one name that no football fan will ever forget. He is "the unique" footballer who has worked really hard to reach the pinnacle of world football. For those who might not know in depth or who want to know more about Lionel Messi, his numerous achievements and why he is the GOAT –greatest of all times- of football, this article is for you.

Messi is the current captain of the Argentine national team and his club Barcelona; he plays as

a forward in both teams. He was born on the 24th of June, 1987 and has been the key to unlocking greatness for both club and country in different competitions.

The GOAT of football should be someone who has the ability to single-handedly determine a match through his performance, score many goals to positively affect a game, win important trophies and many notable awards but most importantly, being consistent in his game. Lionel Messi is this person.



At a young age, Messi was diagnosed with a growth hormone deficiency and soon after moved to Barcelona in Spain. After a while, the growth hormone problem, which at that time was impeding his football career, was solved. Some years later, he joined the Barcelona first team. A year after his first team debut, he became the youngest player to score a hat trick in the greatest club rival match, the El Clasico. From this point onwards, he was clearly destined for greatness.

In 2009, by the time Messi was 22 years old, he won his first Balon D'or award and later went on to win four more of the same award in 2010, 2011, 2012 and 2015. He also became the first player to win five Balon D'or awards before being joined by someone considered as his rival, Cristiano Ronaldo. From his first team appearance in Barcelona till now, Messi has won 34 trophies with the club which includes 9 La Liga trophies and 6 Copa Del Rey trophies amongst many others.

To prove how prolific a forward Messi is and how consistent he has been, it is ideal to state that in 767 appearances in his career, he has scored a total of 619 goals and made 253 assists

including 150 assists in La Liga (the record). This shows that he has one of the highest goal to game ratios in the history of football, average of 0.81 goals per game. This is a remarkable record for any forward.

In addition, Lionel Messi has the most official goals in La Liga, one of the world's greatest leagues, at 387 goals. He also has the record of most goals in one calendar year (2012) at 91 goals. Furthermore, he holds the record of most goals in one La Liga season (50) and most goals in a club football season in Europe (73). Moreover, the GOAT has 26 El Clasico goals, the most by any player in the history of the fiercest, most anticipated, most watched and most exciting club football derby in the world.

Lionel Messi has won the champions league 4 times: in 2006, 2009, 2011 and 2015, and won the UEFA best player award in three of those years: 2009, 2011 and 2015. Consequently, he became the fastest player in the history of the competition to score 100 goals (in 123 matches). The only other player to reach the 100 goal mark, Cristiano Ronaldo, took 144 games to do that.

Lionel Messi has played a key role playing for his club and country. An example of this was his notable absence due to injury in a Champions League tie with Bayern Munich in 2013. Barcelona, with absence of their best player, went on to lose 7-0 on aggregate to Bayern Munich.

Another illustration is when Lionel Messi scored a decisive hat trick against Ecuador to take his country to the 2018 world cup by winning that match 3-1. Without the Messi effect, Argentina would not have qualified. A more recent achievement came in the 2017/2018 season. Lionel Messi played 37 out of 38 games and did not lose any of the games, thereby setting another club record. The 38th game in which he was rested, the unbeaten streak came to an end when Barcelona lost 5-4 to Levante. These and many more illustrations show how important Lionel Messi is to his club and country and the football world at large.

A notable mention will be that the GOAT of football, who has won all these awards, has also won the Best Player at the world cup in 2014 in which his country (Argentina) was runner-up. This obviously shows that he has won the best player award at practically all professional cups and leagues he has played in since he became a pro. Lionel Messi is the GOAT of football because of his consistency, all round completion as a footballer (having all the necessary abilities of a complete forward) and numerous achievements. Below are highlights of his achievements:

- 1. 5 Balon D'or Awards
- 2. 3 UEFA Best Player Awards
- 3. 16 Highest Goal Scorer Awards at Barcelona
- 4. 4 Champions League Titles
- 5. 9 La Liga Titles
- 6. 6 Copa Del Rey Titles
- 7. 8 Spanish Cup Titles
- 8. 3 FIFA Club World Cup Titles
- 9. 3 UEFA Super Cup Titles
- 10. 1 Olympic Gold Medalist (Argentina)
- 11. 1 Under-20 World Cup Title



ENGLISH PREMIER LEAGUE IN FOCUS

The 2018/19 English Premier League (EPL) season is well underway with defending champions Manchester City and Liverpool as early favorites to win the title, while Tottenham, Chelsea, Arsenal and Manchester United are tipped to compete for the remaining Champions League slots i.e. third and fourth place. A number of teams have utilized the summer transfer window to strengthen and improve their team, while others such as Arsenal and West Ham United have recruited new managers to take them forward. The summer transfer window saw the emergence of a new trend with clubs breaking the bank to bring in shot stoppers. Teams such as Chelsea and Liverpool invested as much as £71 million and £65 million. Below is a list of the transfer trend seen this summer.

The big-money Brazilian moves

Brazil might have had a poor outing at the FIFA World Cup, losing to Belgium at the quarter finals. However, the euphoria around the flair of Brazilian players is yet to die down. For example, Manchester United midfielder Fred cost £52 million despite not playing a game in the World Cup. Meanwhile, Axel Witsel (Belgian), who had a more active

role in the tournament, cost £18 million. The seeming obsession for

Brazilian talent is not disconnected to the fact that enthusiasts tend to associate Brazil with rich football history and abundant talent. Put simply, the English might have invented the game but the spiritual home lies in Brazil. The notable Brazilian player transfers to the premier League are:

- o Allison to Liverpool FC (£66.8 million)
- o Fred to Manchester United (£52 million)
- Fabinho to Liverpool FC (£43.7 million)
- Richarlison to Everton FC (£40 million)

The Bundesliga (German League) and Serie A (Italian League) frenzy

It's a known fact that Premier League clubs often raid other leagues such as the French League of its top players as well as upcoming ones. The rationale seems apparent as it makes business sense to sign players that offer similar returns as other Premier League players for a lower transfer value. Nonetheless, the appeal of the Premier League has seen players such as Felipe Anderson and Andriy Yarmolenko trade off European football to play for West Ham United, while Jorginho forfeited the Champions League football for Europa League, moving to Chelsea FC. Below is a list of Bundesliga and Serie A transfers to the Premier League.

- o Naby Keita to Liverpool FC (£62 million)
- o Jorginho to Chelsea FC (£50 million)
- Felipe Anderson to West Ham United (£40 million)
- Lucas Torreira to Arsenal FC ((£26.4 million)
- o Bernd Leno to Arsenal FC (£22.5 million)
- O Sokratis to Arsenal FC (£17.6 million)
- o Andriy Yarmolenko to West Ham United (£18 million)



Cherry picking of relegated players

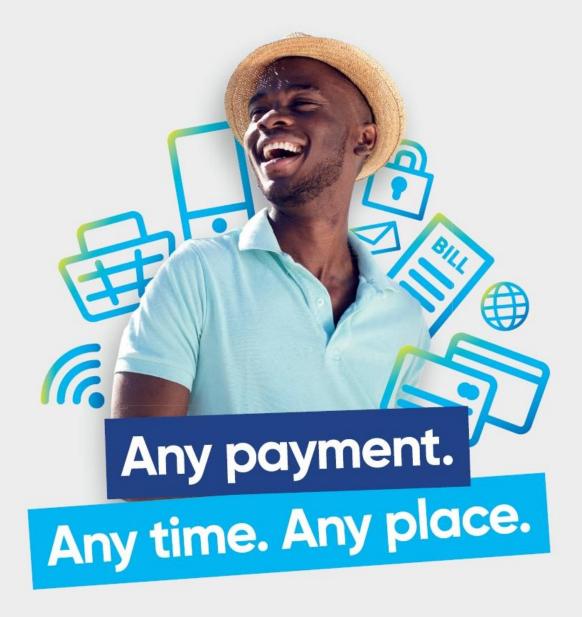
Top flight clubs have often leeched players of relegated clubs that stand out. In the past seasons, players such as Harry Maguire, Moussa Sissioko and more have made moves to some of the top teams in the League. This trend has continued as the summer transfer window had its fair share of notable moves from relegated teams. Examples include:

- o Xherdan Shaqiri to Liverpool FC (£13 million)
- o Jonny Evans to Leicester City (£3.5 million)
- o Salomon Rondon to Newcastle United (Loan)

- o Alfie Mawson to Fulham FC ((£20 million)
- Lukasz Fabianski to West Ham United (£7 million)
- o Ben Foster to Watford FC (Undisclosed)

While the summer window has seen an avalanche of mouth-gaping player transfers, it is important to remember that football is not played on paper and that a team's performance is not determined by the magnitude of transfers but rather team form, leadership and morale. Leicester City's win of the 2015/16 Premier League title is a stark reminder of this. So sit back and enjoy the new season as it plays out.





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STRESS MANAGEMENT GAMES



Work! Work!! Work!!! This is an integral part of human life. However, it comes with stress which, when not eased, could have an adverse effect on productivity, not only at work but also at home. Though stress cannot be totally eradicated, efforts need to be geared towards its reduction to the barest minimum. One of the most efficient ways of easing stress is through frequent exercise. However, it has been noticed that a lot of people struggle with mapping out time for this purpose. Life in the big city does not avail us the opportunity to incorporate exercise easily into our everyday life. The good news, however, is that Independence Day (October 1) is around the corner – another one day off work "smile". This is an opportunity to ease off accumulated stress by playing fun-filled games.

Games

Playing games is a good way to liberate the body and mind off stress, fatigue, anxiety and depression. Game playing is fun, induces happiness and promotes cheerfulness. Games have been proven to be more efficient in easing stress than the conventional relaxation techniques. It provides effective and instant stress relief solutions and also aids physical and mental development. They aid better memory and increases cognitive functioning. More importantly, games are easily accessible compared to other stress relieving methods. Games can be played

in-door, outdoor, online etc. Indoor games can be considered for the Independence Day. Indoor games are a lot more convenient, less exhaustive and therefore, thoroughly relaxing. They are similar to meditation, and involve concentration that allows the mind to move away from the stress factor, to ensure intense involvement.

Some of the fun-filled indoor stress relief games that can be considered for Independence Day are:

Monopoly

Monopoly is an interesting board game which involves players rolling two six-sided dice to move around the game board, buying and trading properties, and developing them with houses and hotels. The movement around the board is dependent on the sum total of the dots on the two dice tossed. The game can be played by a minimum of two persons and maximum of eight. Players collect rent from their opponents, with the aim to drive them into bankruptcy.

Charades

This is a word guessing game among a group of people. This game requires one of the group members to act or mime a particular word or phrase using some conventional gestures without spoken words and other players are left with guessing the word correctly. This game helps to develop intellectual and mental capacity while having fun.

Backgammon

Backgammon is a two player board game which involves rolling two six-sided dice. Each player has 15 pieces which move between twenty-four triangles based on the roll of the two dice. The goal of the game is to be the first to move all 15 checkers along the board's triangle and off the board. It is fun-filled and enjoyable.

<u>Ludo</u>

Ludo is a board game that can be played by two to four people. It involves rolling two six-sided dice. Each player has four pieces, with the movement of each along the board determined by the outcome of the dice thrown. The first person to move the 4-piece round and off board emerges as the winner. Ludo is the easiest of all the board games.

Sudoku

Sudoku is a logic-based combinatorial number-placement puzzle. It is made up of a 9×9 square grid. This game requires the player to fill the grid with numbers such that each column, each row, and each of the nine 3×3 sub-grids that compose the grid contain all of the digits from 1 to 9.

Below is a crossword puzzle that can keep you relaxed and help ease stress.

U	W	R	D	L	E	G	A	M	Е	Q	L
D	X	Е	V	С	Q	I	V	Y	X	Y	V
F	Е	F	I	Н	U	R	Т	L	Y	Z	С
S	О	R	Н	A	Z	R	M	О	K	U	Е
Т	Р	О	T	Р	A	S	Т	R	Y	I	S
R	Ι	Z	D	Р	Е	S	О	K	О	Y	I
I	Q	Е	N	J	О	Y	L	G	U	Y	С
С	I	N	Е	О	U	U	U	Р	N	L	R
Т	R	F	В	О	W	R	О	N	G	U	E
M	О	V	В	Z	D	M	О	R	Е	N	X
I	N	D	Е	Р	Е	N	D	Е	N	С	E

$\underline{\text{Words}}$

- Independence
- Exercise
- Toy
- Boost
- Enjoy
- Strict
- Party
- Pastry
- Seed
- Frozen
- Price
- Young
- Food
- Game
- Wrong

TURBULENT TIMES - abbreviated from Business Traveller September 2018



When we hear about disruption in aviation, we tend to think of lost luggage, flight delays or cancellations. However, disruption can also have a wider meaning for the aviation industry and business in general.

Disruption displaces established practices and challenges the status quo. As Uber did for taxis, Airbnb for hospitality and Amazon for retail, new business models also subject the aviation industry to disruption. The difference is, unlike Uber, Airbnb and Amazon – whose rise came with the evolution of the internet and digital technology – disruption for airlines has been happening for longer and for several reasons.

It has had many positive effects for travelers, and some negative ones. But to understand where things are heading, it is necessary to remind ourselves how we got to where we are today, and why airlines often seem unprepared.

Rules and Regulation

Generally speaking, airlines aren't fond of change – yet if the events of this century are an indication, change in aviation is inevitable.

Regulation is often thought to stifle innovation, but that doesn't always hold true. States have traditionally controlled air travel in the form of bilateral air services agreements (ASAs), which

regulate the number of flights and airlines permitted to operate between countries. An airline can only operate services where these ASAs allow it to.

Liberalization as disruption

Liberalization as a form of deregulation has been disrupting the airline industry for the last 30 years by breaking monopolies, increasing competition and setting the stage for the airline industry of today.

Low-cost Carriers

The liberalization and deregulation of open-skies agreements has created the conditions for the greatest disruption in aviation of the last 40 years – the rise of the low-cost carrier (LCC), starting with Southwest Airlines in the US, followed by Ryanair and EasyJet in Europe.

Disruption from the Golf

Looking beyond Europe and Asia, liberalization has also fueled the disruptive effect of the Gulf carriers on the full-service airline market globally. Taking advantage of location and the open-skies agreement with the US dating back to 2002, the "ME3" of Emirates, Etihad and Qatar Airways have risen to become market leaders in both product and technology, with Emirates currently keeping the A380 in production.

New Brands and New Technology

Disruption fuels change and encourages competition, resulting in lower prices and a significant expansion in the types of fare products available.

What It Means for Passengers

Consumers have seen the impact of disruption in aviation more than in many other industries. The variety of options available today would have been unthinkable only a few years ago. On one hand, there are fully enclosed suites available in first class; on the other, some airlines are charging for water.

MOVIES TO WATCH OUT FOR



Initial Release -October 11

A look at the life
of the
astronaut, Neil
Armstrong, and
the legendary
space mission
that led him to
become the first
man to walk on
the Moon on July
20, 1969.



Initial Release -December 13

Spider-Man
crosses
parallel
dimensions and
teams up with
the Spider-Men
of those
dimensions to
stop a threat
to all reality.



Initial Release – November 30

A woman in
Harlem
desperately
scrambles to
prove her fiancé
innocent of a
crime while
carrying their
first child.





Initial Release -November 16

Set in contemporary
Chicago, amidst a time
of turmoil, four women
with nothing in common
except a debt left
behind by their dead
husbands' criminal
activities, take fate
into their own hands,
and conspire to forge a
future on their own
terms.



Initial Release – November 21

Under the tutelage
of Rocky Balboa,
newly crowned light
heavyweight
champion Adonis
Creed faces off
against Viktor
Drago, the son of
Ivan Drago.

Answers to the quizzes

How much do you know?

- 1. a) Michael Taiwo Akinkumi
- 2. b) Strength
- 3. b) Bendict Odiase
- 4. a) Unity and Faith, Peace and Progress
- 5. c) Late Major-General Aguiyi Ironsi
- 6. d) Jalingo
- 7. c) 1914
- 8. c) Edo
- 9. c) In unity we stand
- 10. d) Felicia Adebola Adedoyin

Answers to the stress management games

U	W	R	D	L	Е -	G	Α	М	Е	- Q	L
D	X	Е	V	С	Q	X	V	Y	X	Y	V
Ł	Е	F	Í	Н	У	R	Т	L	X	Z	С
S	9	*	Н	A	Z	R	M	8/	K	U	E
T	P	0	T	<u>P</u>	A	S	7/	R	Y	I	\$ _
B	I	*	D	Р	Е	S//	O	K	0	Y	I
I	2/	4	N	J	0/	Y	_L	G	U	Y	C
C	1	N	Е	6	X	U	U	P	N	L	R
T	R	F	В	Ø	W	R	О	N	G	U	E
M	О	V	B	Z	D	M	О	R	E	N	X
1	N	D	Е	P	Е	N	Ð	Е	N	-C	F